

NAPLES BANCORP, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	03/27/2009	3238596	1	
Selected balance and off-balance sheet items				
	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$184	\$154	-16.1%	
Loans	\$124	\$97	-22.1%	
Construction & development	\$16	\$10	-39.6%	
Closed-end 1-4 family residential	\$31	\$28	-7.1%	
Home equity	\$16	\$12	-24.2%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	10.6%	
Commercial & Industrial	\$5	\$4	-21.7%	
Commercial real estate	\$52	\$40	-22.0%	
Unused commitments	\$6	\$2	-66.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$7	-73.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$3	4.1%	
Cash & balances due	\$37	\$51	37.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$175	\$150	-14.2%	
Deposits	\$160	\$135	-15.8%	
Total other borrowings	\$15	\$15	0.0%	
FHLB advances	\$15	\$15	0.0%	
Equity				
Equity capital at quarter end	\$8	\$4	-54.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	4.2%	2.4%	--	
Tier 1 risk based capital ratio	7.5%	4.5%	--	
Total risk based capital ratio	8.9%	5.9%	--	
Return on equity ¹	-65.4%	-27.0%	--	
Return on assets ¹	-3.1%	-0.7%	--	
Net interest margin ¹	2.9%	2.6%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	105.0%	58.6%	--	
Loss provision to net charge-offs (qtr)	-547.4%	-720.3%	--	
Net charge-offs to average loans and leases ¹	-0.6%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	14.4%	11.1%	0.0%	0.3%
Closed-end 1-4 family residential	8.6%	8.7%	0.3%	0.3%
Home equity	5.9%	2.8%	0.0%	1.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.2%	0.0%	0.0%
Commercial & Industrial	0.2%	13.1%	-0.7%	3.8%
Commercial real estate	12.6%	23.8%	0.0%	1.4%
Total loans	10.0%	14.5%	0.1%	1.1%